

EXHIBIT 1

EQUIFAX

CREDIT FILE : September 19, 2017
Confirmation # 7262108365

Dear TERI LYNN HINKLE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- * We request that the reporting company verify the accuracy of the information you disputed;
- * We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- * We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- * You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.
- * You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- * You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.al.equifax.com/CreditInvestigation/home.action>. You may also mail your documents to PO Box 740256, Atlanta GA 30348 or contact us by calling a Customer Representative at (888) 425-7961 from 9:00 a.m. to 5:00 p.m. Monday - Friday in your time zone.
- * You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.



000000877 F0ECA0920172229140000 01 000000
002685111-2668
TERI LYNN HINKLE
MURPHY, NC 28906-7728

P. O. Box 105518
Atlanta, GA 30348



CREDIT FILE: October 26, 2017

Confirmation # 7299012962

Dear TERI LYNN HINKLE:

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may be able to initiate an investigation request via the Internet 24 hours a day, 7 days a week at:

www.investigate.equifax.com

Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns.

Or you may complete the enclosed Research Request Form and return it to:

**Equifax Information Services LLC
Www. Equifax. Com/fcra
Atlanta GA 30348**

NOTE: Sending the Research Request Form to any other address will delay the processing of your request.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Under the FACT Act, you have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: 1-877-SCORE-11.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at **www.equifax.com/CreditReportAssistance** or Call us at 866-349-5186.

EXHIBIT 2

Congress of the United States

House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

2157 RAYBURN HOUSE OFFICE BUILDING

WASHINGTON, DC 20515-6143

Majority (202) 225-5074
Minority (202) 225-5051
<http://oversight.house.gov>

February 20, 2018

Paulino do Rego Barros, Jr.
Interim Chief Executive Officer
Equifax, Inc.
1100 Abernathy Rd., Suite #300
Atlanta, GA 30328

Dear Mr. Barros:

We are writing to request that you extend from one year to at least three years the credit protection and identity theft services you are providing to victims of last year's massive data breach at Equifax, particularly since your own top IT official warned that one year of protection is inadequate.

The data breach at Equifax was one of the most massive in United States history. According to your own estimate, it resulted in more than 145 million Americans having their personal information compromised, including their "names, Social Security numbers, birth dates, addresses, and in some instances, driver's license numbers." In response, Equifax offered impacted U.S. consumers one year of identity theft protection and credit file monitoring through a service called "TrustedID Premier."¹

Leading experts and consumer advocates have warned that one year of protection is insufficient. For example, the Federal Trade Commission has cautioned consumers that Equifax's credit monitoring "lasts only one year and the threat of identity theft relating to the breach is likely to last a lot longer than that."² Similarly, Consumers Union explained that "the risks to consumers due to this breach are not limited to one year—data exposed to hackers could be used to open fraudulent accounts several years in the future."³ In addition, the U.S. Public Interest Research Group explained that one year of credit monitoring is inadequate since the

¹ Equifax, Inc., *Consumer Notice* (accessed Feb. 12, 2018) (online at www.equifaxsecurity2017.com/consumer-notice/).

² Federal Trade Commission, *Free Credit Freezes from Equifax* (last updated Feb. 1, 2018) (online at www.consumer.ftc.gov/blog/2017/09/free-credit-freezes-equifax).

³ Letter from Jessica Rich, Vice President, Policy and Mobilization, and Justin Brookman, Director, Consumer Privacy and Technology Policy, Consumers Union, to Richard F. Smith, Chairman and CEO, Equifax, Inc. (Sept. 14, 2017) (online at <http://consumersunion.org/wp-content/uploads/2017/09/CU-letter-to-Equifax-9.14.17.pdf>).

Mr. Paulino do Rego Barros, Jr.
Page 2

"stolen information does not have a shelf life."⁴

During a briefing for Committee staff on October 19, 2017, your Chief Information Security Officer agreed. He explained that criminals who steal sensitive data are unlikely to disseminate it when law enforcement is actively searching for it. He also stated that these cyber criminals would likely wait a year or more before attempting to sell this data on the black market.⁵

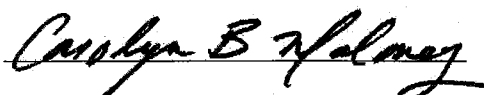
Your offer of one year of credit protection services stands in contrast to the protection provided to victims of the hack of Office of Personnel Management (OPM) systems in 2015. In that case, cyber criminals gained access to personal information from the background check records of approximately 21.5 million individuals.⁶ In response, OPM and the Department of Defense provided "credit monitoring, identity monitoring, identity theft insurance, and identity restoration services for a period of three years."⁷ Congress later provided individuals impacted by the OPM data breach ten years of identity theft coverage.⁸

Given the sensitive nature of the personal information that was stolen—and the ability of criminals to store and use that information for years to come—we believe that the millions of U.S. consumers whose personal information was compromised in the Equifax data breach should receive the most robust form of credit protection and identity theft services available.

For these reasons, we respectfully urge you to extend the time period of coverage from one year to a minimum of three years. We would appreciate the courtesy of a reply to this request. If you have any questions about this request, please contact Sean Perryman of the Democratic staff at (202) 225-5051.

Thank you for your consideration of this request.

Sincerely,



⁴ U.S. PIRG, *Consumer Tips and FAQ About the Equifax Breach* (last updated Jan. 25, 2018) (online at <https://uspig.org/blogs/blog/usp/consumer-tips-and-faq-about-equifax-breach>).

⁵ Briefing by Chief Information Security Officer, Equifax, Inc., to House Oversight and Government Reform Committee Staff (Oct. 19, 2017).

⁶ House Committee on Oversight and Government Reform, *Hearing on OPM: Data Breach: Part II*, 114th Cong. (June 24, 2015); House Committee on Oversight and Government Reform, *Hearing on OPM: Data Breach*, 114th Cong. (June 16, 2015).

⁷ Office of Personnel Management, *OPM, DoD Announce Identity Theft Protection and Credit Monitoring Contract: Victims of Cybercrime to Receive Three Years of Service* (Sept. 1, 2015) (online at www.opm.gov/news/releases/2015/09/opm-dod-announce-identity-theft-protection-and-credit-monitoring-contract/).

⁸ Consolidated Appropriations Act of 2017, Pub. L. No. 115-31 (2017).

John

James R. L.

Jimmy Loney

Pat Weller

Mike Conway

Steve L.

Wm. Lee Clay

W. A. A.

Pete Kriehammer

Wm. S.

Brenda Laurence

Ralph J. Kelly

Bernie Watson-Cramer

Spence P.

Matthew A. C.

EXHIBIT 3

KING & SPALDING

King & Spalding LLP
1180 Peachtree Street N.E.
Atlanta, GA 30309-3521
Tel: +1 404 572 4600
Fax: +1 404 572 5100
www.kslaw.com

Phyllis B. Sumner
Direct Dial: +1 404 572 4799
Direct Fax: +1 404 572 5100
psummer@kslaw.com

September 7, 2017

To: Exhibit A; Distribution List

Re: Data Security Incident Affecting Equifax Inc.

Dear Sir or Madam,

I write on behalf of Equifax Inc. ("Equifax") regarding a cybersecurity incident potentially impacting information relating to approximately 143 million U.S. consumers. The approximate number of potentially impacted residents in your state is identified in Exhibit B. Equifax takes seriously its responsibility to protect the security of personal information, and our priority is to assist consumers who may have been impacted. The circumstances of the incident and the steps Equifax is taking to protect consumers are set forth below.

On July 29, 2017, Equifax discovered that criminals exploited a U.S. website application vulnerability to gain access to certain files. Upon discovery, Equifax acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities. While the company's investigation is substantially complete, it remains ongoing and is expected to be completed in the coming weeks.

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers, were accessed. The company has found no evidence of unauthorized access on Equifax's core consumer or commercial credit reporting databases.

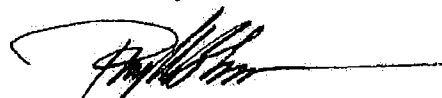
Equifax has established a dedicated website, www.equifaxsecurity2017.com, to notify consumers of the incident, help them understand if they were potentially impacted, and provide steps they can take to protect against the potential misuse of their information. In addition to the website, Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted.

September 7, 2017
Page 2

Equifax is also offering to all U.S. consumers complimentary credit file monitoring and identity theft protection for one year, even if a consumer is not impacted by this incident. The offering, called TrustedID Premier, includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers. Information on how to enroll for this offering is included on the dedicated website. Additionally, Equifax has established a dedicated call center, 866-447-7559, available from 7:00 a.m. to 1:00 a.m. Eastern time, seven days a week, to answer questions about the incident, assist consumers in signing up for the complimentary service, and provide information about how to further protect personal information.

Please do not hesitate to contact me if you have any questions regarding this notification.

Sincerely,

A handwritten signature in black ink, appearing to read 'Phyllis B. Sumner', with a long horizontal flourish extending to the right.

Phyllis B. Sumner

Enclosures

Exhibit A - Distribution List

Steve Marshall Office of the Alabama Attorney General Office of the Attorney General P.O. Box 300152 Montgomery, AL 36130-0152	Jahna Lindemuth Alaska Attorney General Office 1031 West 4th Avenue, Suite 200 Anchorage, AK 99501 attorney.general@alaska.gov
Mark Brnovich Office of the Arizona Attorney General 1275 West Washington Street Phoenix, AZ 85007-2926 AGInfo@azag.gov	Leslie Rutledge Arkansas Attorney General Office 323 Center Street, Suite 200 Little Rock, AR 72201 oag@ArkansasAG.gov
Xavier Becerra Office of the California Attorney General California Department of Justice P.O. Box 944255 Sacramento, CA 94244-2550	Cynthia H. Coffinan Office of the Colorado Attorney General Colorado Department of Law Ralph L. Carr Judicial Building 1300 Broadway, 10th Floor Denver, CO 80203
George Jepsen State of Connecticut Attorney General's Office 55 Elm Street Hartford, CT 06106 ag.breach@ct.gov	Karl A. Racine District of Columbia Attorney General 441 4th Street, NW Washington, DC 20001 dc.oag@dc.gov
Matt Denn Delaware Attorney General Delaware Department of Justice Carvel State Building 820 N. French St. Wilmington, DE 19801 attorney.general@state.de.us	Pam Bondi Office of the Attorney General of Florida State of Florida The Capitol PL-01 Tallahassee, FL 32399-1050
Chris Carr Office of the Georgia Attorney General 40 Capitol Square, SW Atlanta, GA 30334	Douglas Chin Department of the Attorney General of Hawaii 425 Queen Street Honolulu, HI 96813

<p>Hawaii Office of Consumer Protection Leiopapa A Kamehameha Building aka State Office Tower 235 South Beretania Street Honolulu, Hawaii 96813 dcca@dcca.hawaii.gov</p>	<p>Lawrence Wasden State of Idaho Attorney General's Office 700 W Jefferson St., Suite 210 P.O. Box 83720 Boise, ID 83720-0010</p>
<p>Lisa Madigan Illinois Attorney General's Office 100 W. Randolph Street Chicago, IL 60601 databreach@atg.state.il.us</p>	<p>Curtis T. Hill, Jr. Indiana Attorney General's Office Indiana Government Center South 302 W. Washington St., 5th Floor Indianapolis, IN 46204 IDTheft@atg.in.gov</p>
<p>Tom Miller Office of the Attorney General of Iowa Hoover State Office Bldg. 1305 E. Walnut Street Des Moines, IA 50319 consumer@iowa.gov</p>	<p>Derek Schmidt Kansas Attorney General 120 S.W. 10th Ave., 2nd Floor Topeka, KS 66612-1597</p>
<p>Andy Beshear Office of the Kentucky Attorney General 700 Capitol Ave, Suite 118 Frankfort, KY 40601-3449</p>	<p>Jeff Landry Office of the Louisiana Attorney General P.O. Box 94005 Baton Rouge, LA 70804-4095 ConsumerInfo@ag.louisiana.gov</p>
<p>Janet T. Mills Office of the Maine Attorney General 6 State House Station Augusta, ME 04333 breach.security@maine.gov</p>	<p>Brian E. Frosh Office of the Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202-2202 Idtheft@oag.state.md.us</p>
<p>Maura Healey Office of the Attorney General of Massachusetts One Ashburton Place Boston, MA 02108-1518 ago@state.ma.us</p>	<p>Bill Schuette Michigan Department of Attorney General 525 W. Ottawa St. P.O. Box 30212 Lansing, MI 48909 miag@michigan.gov</p>
<p>Lori Swanson Office of the Minnesota Attorney General 445 Minnesota Street, Suite 1400 St. Paul, MN 55101-2131 Attorney.General@ag.state.mn.us</p>	<p>Jim Hood Mississippi Attorney General's Office 550 High Street Jackson, MS 39201</p>

<p>Josh Hawley Missouri Attorney General's Office Supreme Court Building 207 W. High St. P.O. Box 899 Jefferson City, MO 65102 attorney.general@ago.mo.gov</p>	<p>Tim Fox Office of the Montana Attorney General Justice Building, Third Floor 215 North Sanders P.O. Box 201401 Helena, MT 59620-1401 contactdoj@mt.gov</p>
<p>Montana Office of Consumer Protection P. O. Box 200151 Helena, MT 59620-0151 contactocp@mt.gov</p>	<p>Doug Peterson Nebraska Attorney General's Office 2115 State Capitol P.O. Box 98920 Lincoln, NE 68509 ago.consumer@nebraska.gov</p>
<p>Adam Paul Laxalt Office of the Nevada Attorney General 100 North Carson Street Carson City, NV 89701 AgInfo@ag.nv.gov</p>	<p>Gordon J. MacDonald New Hampshire Department of Justice 33 Capitol Street Concord, NH 03301 attorneygeneral@doj.nh.gov</p>
<p>Christopher S. Porrino Office of the New Jersey Attorney General RJ Hughes Justice Complex 25 Market Street, Box 080 Trenton, NJ 08625-0080 databreach@cyber.nj.gov</p>	<p>Hector Balderas Office of the New Mexico Attorney General 408 Galisteo Street Villagra Building Santa Fe, NM 87501</p>
<p>Eric T. Schneiderman Office of the New York Attorney General The Capitol Albany, NY 12224-0341</p>	<p>Josh Stein North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001</p>
<p>Wayne Stenehjem North Dakota Attorney General's Office 600 E. Boulevard Ave. Dept. 125 Bismarck, ND 58505 ndag@nd.gov</p>	<p>Mike DeWine Ohio Attorney General's Office 30 E. Broad Street, 14th Floor Columbus, OH 43215</p>
<p>Mike Hunter Oklahoma Office of the Attorney General 313 NE 21st Street Oklahoma City, OK 73105</p>	<p>Ellen F. Rosenblum Office of the Oregon Attorney General Oregon Department of Justice 1162 Court Street, NE Salem, OR 97301-4096</p>

<p>Josh Shapiro Pennsylvania Office of Attorney General 16th Floor, Strawberry Square Harrisburg, PA 17120</p>	<p>Puerto Rico Departamento de Asuntos del Consumidor Ave. José De Diego, Pda. 22 Centro Gubernamental Minillas Edificio Torre Norte, Piso 7 San Juan, PR 00940 servicio@daco.pr.gov</p>
<p>Peter F. Kilmartin Office of the Rhode Island Attorney General 150 South Main Street Providence, RI 02903</p>	<p>Alan Wilson Office of the South Carolina Attorney General P.O. Box 11549 Columbia, SC 29211</p>
<p>Consumer Protection Division of the Department of Consumer Affairs P.O. Box 5757 Columbia, SC 29250</p>	<p>Marty J. Jackley South Dakota Attorney General's Office 1302 East Highway 14, Suite 1 Pierre, SD 57501-8501 consumerhelp@state.sd.us</p>
<p>Herbert H. Slatery, III Office of the Tennessee Attorney General and Reporter P.O. Box 20207 Nashville, TN 37202-0207</p>	<p>Ken Paxton Office of the Texas Attorney General P.O. Box 12548 Austin, TX 78711-2548</p>
<p>Sean D. Reyes Utah Office of the Attorney General Utah State Capitol Complex 350 N. State St., Suite 230 Salt Lake City, UT 84114-2320 uag@agutah.gov</p>	<p>TJ Donovan Vermont Attorney General's Office 109 State Street Montpelier, VT 05609-1001 ago.cap@vermont.gov</p>
<p>Mark R. Herring Office of the Virginia Attorney General 202 North Ninth Street Richmond, VA 23219</p>	<p>Bob Ferguson Washington State Office of the Attorney General 1125 Washington St SE P.O. Box 40100 Olympia, WA 98504-0100 SecurityBreach@atg.wa.gov</p>

Patrick Morrisey Office of the West Virginia Attorney General State Capitol Complex Bldg. 1, Room E-26 Charleston, WV 25305 consumer@wvago.gov	Brad Schimel Office of the Wisconsin Attorney General Wisconsin Department of Justice P.O. Box 7857 Madison, WI 53707-7857
Peter K. Michael Wyoming Attorney General's Office Kendrick Building 2320 Capitol Avenue Cheyenne, WY 82002 ag.consumer@wyo.gov	

Exhibit B – Approximate Number of Potentially Impacted Residents

Oregon – Approximately 1,721,725

EXHIBIT 4

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

Home

All about credit reports

Request yours now!

What to look for

Protect your identity

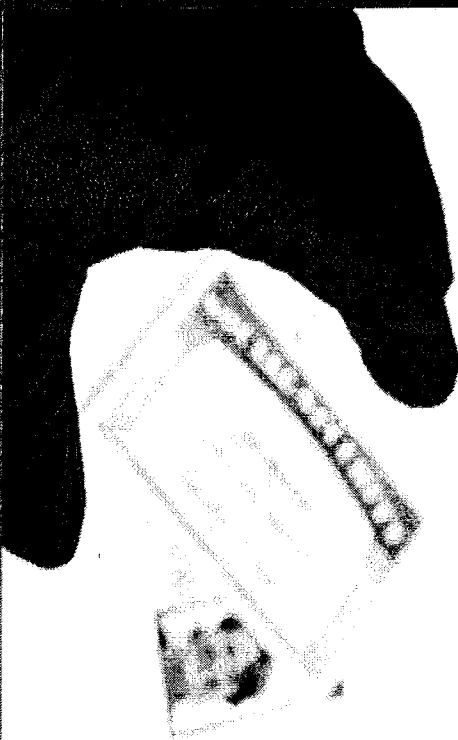
Frequently asked questions

Contact us

Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

[Learn more about Identity Theft](#)



Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY



AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

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[All about credit reports](#)

[Request yours now!](#)

[What to look for](#)

[Protect your identity](#)

[Frequently asked questions](#)

[Contact us](#)

[→ Your rights to your credit reports](#)

All about credit reports

[→ What is a credit report?](#)

Your rights to your free annual credit reports

[→ Getting your Credit Reports](#)

Federal law requires each of the three nationwide consumer credit reporting companies - Equifax, Experian and TransUnion - to give you a free credit report every 12 months if you ask for it. They also make it easy to accomplish many credit-related tasks right from your computer.

[→ Requesting reports in special situations](#)



The Federal Trade Commission and the Consumer Financial Protection Bureau sites contain extensive information about credit reports, your rights, and the laws that guarantee these rights. You can learn more about your free reports at the [Federal Trade Commission's website](#) and the [Consumer Financial Protection Bureau's website](#).

[Previous](#) | [Next >](#)

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

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Request yours now!

[What to look for](#)

[Protect your identity](#)

[Frequently asked questions](#)

[Contact us](#)

3 steps to your free credit reports

1 Fill out a form

Fill out one form to request one, two, or three credit reports

Request your credit reports

2 Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

3 Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

You repeat this step for each credit report

Your free annual credit report does not include credit scores

Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identity theft and ways to improve your credit score on [AnnualCreditReport.com](#)